

From: Gary Yow <GYow@mandpbank.com> on 04/20/2004 10:20:04 AM
Subject: Economic Growth and Regulatory Paperwork Reduction Act of 1996 Review

I am in agreement with mr. Rob Rowe, regulatory council memo dated 4/7/04 on reducing regulatory burden.
Gary Yow

Executive Vice President

Greers
Ferry Lake State Bank

Heber
Springs, Arkansas